

Information to identify the case:

Debtor 1	Scott Eugene Genz	Social Security number or ITIN	xxx-xx-5192
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Carol Lynn Genz	Social Security number or ITIN	xxx-xx-7979
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Southern District of Texas	Date case filed for chapter	13 12/27/18
Case number:	18-37216		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scott Eugene Genz	Carol Lynn Genz
2. All other names used in the last 8 years		
3. Address	1410 Jander Dr. Spring, TX 77386	1410 Jander Dr. Spring, TX 77386
4. Debtor's attorney Name and address	Yvette V Recio Attorney at Law 26310 Oak Ridge Dr. Suite #4 The Woodlands, TX 77380	Contact phone 713-492-7978 Email: yvettevrecio@gmail.com
5. Bankruptcy trustee Name and address	David G Peake Chapter 13 Trustee 9660 Hillcroft Suite 430 Houston, TX 77096-3856	Contact phone 713-283-5400 Email: court@peakech13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday Contact phone (713) 250-5500 Date: 1/16/19

For more information, see page 2

7. Meetings of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 8, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 3401, 515 Rusk Ave, Houston, TX 77002
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/9/19 Filing deadline: 3/7/19 Filing deadline: 6/25/19
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

United States Bankruptcy Court
Southern District of TexasIn re:
Scott Eugene Genz
Carol Lynn Genz
DebtorsCase No. 18-37216-mi
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0541-4

User: dhan
Form ID: 309IPage 1 of 2
Total Noticed: 37

Date Rcvd: Jan 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2019.

db/jdb aty +Scott Eugene Genz, Carol Lynn Genz, 1410 Jander Dr., Spring, TX 77386-2249
+Michael W Zientz, Attorney at Law, 14160 North Dallas Parkway, Suite 900, Dallas, TX 75254-4314

10464507 +BarrettDaffinFrappierTurner & Engel LLP, 4004 Belt Line Rd., Suite 100, Addison, Texas 75001-4320

10464508 +Brand Source/citi Cbna, Attn: Bankruptcy, PO Box 6403, Sioux Falls, SD 57117-6403

10464512 +Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500A, Jacksonville, FL 32225-8169

10464514 +Conn's HomePlus, Attn: Bankruptcy, PO Box 2358, Beaumont, TX 77704-2358

10464521 +Imperial Oaks Homeowner's Association, c/o Vanmor Properties, Inc., PO Box 97341, Las Vegas, NV 89193-7341

10464528 +Rushmore Lms, Attn: Bankruptcy, PO Box 55004, Irvine, CA 92619-5004

10464529 +Ryan Genz, 1410 Jander Dr., Spring, Texas 77386-2249

10464533 +Woodlands Bankruptcy, PC, 26310 Oak Ridge Dr., Suite # 4, The Woodlands, Texas 77380-3777

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: yvettevrecio@gmail.com Jan 17 2019 09:57:27 Yvette V Recio, Attorney at Law, 26310 Oak Ridge Dr., Suite #4, The Woodlands, TX 77380

ust +E-mail/Text: ustregion07.hu.ecf@usdoj.gov Jan 17 2019 09:58:34 US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604

cr +EDI: AISACG.COM Jan 17 2019 02:33:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

10464505 +EDI: GMACFS.COM Jan 17 2019 02:33:00 Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901

10474828 EDI: GMACFS.COM Jan 17 2019 02:33:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004

10464506 +EDI: AMEREXPR.COM Jan 17 2019 02:33:00 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540

10464511 +E-mail/Text: bevans@cdresource.com Jan 17 2019 10:02:09 CDI Affiliated Service, Attn: Bankruptcy, PO Box 4068, Boise, ID 83711-4068

10464509 +EDI: CAPITALONE.COM Jan 17 2019 02:33:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

10464510 +EDI: CAPONEAUTO.COM Jan 17 2019 02:33:00 Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

10473726 +EDI: AISACG.COM Jan 17 2019 02:33:00 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

10464513 +EDI: WFNBNB.COM Jan 17 2019 02:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

10464515 EDI: CCS.COM Jan 17 2019 02:33:00 Credit Collection Services, PO Box 448, Norwood, MA 02062-0448

10464516 +EDI: RCSFNBMARIN.COM Jan 17 2019 02:33:00 Credit One Bank, ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873

10464517 +EDI: DCI.COM Jan 17 2019 02:33:00 Diversified Consultants, Inc., Attn: Bankruptcy, PO Box 551268, Jacksonville, FL 32255-1268

10464518 +EDI: PHINGENESIS Jan 17 2019 02:33:00 Genesis Financial/Jared, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401

10464519 +EDI: IIC9.COM Jan 17 2019 02:33:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378

10464520 EDI: IIC9.COM Jan 17 2019 02:33:00 IC Systems, PO box 64378, Saint Paul, MN 55164-0378

10471121 EDI: IRS.COM Jan 17 2019 02:33:00 INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346

10464523 +EDI: CBSKOHLS.COM Jan 17 2019 02:33:00 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

10464541 +EDI: PRA.COM Jan 17 2019 02:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

10464524 +EDI: PRA.COM Jan 17 2019 02:33:00 Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021

10464525 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 16 2019 22:00:56 Regional Acceptance Co, Attn: Bankruptcy, PO Box 1487, Wilson, NC 27894-1487

10475353 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 16 2019 22:00:56 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

10464526 +E-mail/Text: bankruptcy@regionalmanagement.com Jan 17 2019 09:57:47 Regional Fin, 5015 Fm 2920 Road, Spring, TX 77388-3100

10464527 +EDI: RESURGENT.COM Jan 17 2019 02:33:00 Resurgent, Attn: Bankruptcy Department, PO Box 10497, Greenville, SC 29603-0497

10464531 +E-mail/Text: amccoy@synerpriseconsulting.com Jan 17 2019 10:01:35 Synerprise Consulting Services, Inc, Attn: Bankruptcy, 5651 Broadmoor St, Mission, KS 66202-2407

10464532 +E-mail/Text: bankruptcydepartment@tsico.com Jan 17 2019 10:02:09 Transworld Systems, Inc, 500 Virginia Dr., Suite 514, Ft. Washington, PA 19034-2707

TOTAL: 27

District/off: 0541-4

User: dhan
Form ID: 309IPage 2 of 2
Total Noticed: 37

Date Rcvd: Jan 16, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Rushmore Loan Management Services, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 10464522* Internal Revenue Service, PO Box 7346, Philadeplphia, PA 19101-7346
 10464530 ##+Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
 TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2019 at the address(es) listed below:

David G Peake court@peakechl3trustee.com
 Michael W Zientz on behalf of Creditor Rushmore Loan Management Services, LLC txsd@mwzmlaw.com
 US Trustee USTPRegion07.HU.ECF@USDOJ.GOV
 Yvette V Recio on behalf of Joint Debtor Carol Lynn Genz yvettevrecio@gmail.com
 Yvette V Recio on behalf of Debtor Scott Eugene Genz yvettevrecio@gmail.com

TOTAL: 5